

PROPOSES TO TURN

Financial.

Fair Play

The people who need a bank—and all people do—have the right to know what sort of an institution they are putting their money in. Banks publish their statements of

Turning the tables—when you need money from your bank, tell them fairly and squarely your financial condition. It is a great

that if the information is satisfactory, you will get what you need.

First National Bank,
1104 East Main.
Capital and Surplus \$2,000,000

An account with a good bank helps to establish your credit.

Manchester National Bank

E. A. BARBER, JR.
Certified Public Accountant.
E. A. BARBER & CO.
ACCOUNTING, AUDITING,
ORGANIZING, SYSTEMATIZING,
215 Mutual Building.

Phone Md. 5321. Richmond, Va.

National Bank of Virginia

Capital, - \$1,200,000
Surplus, - \$ 600,000
Accounts solicited

Ninth and Main Streets

The successful man is the one that
saves systematically.

Commonwealth Bank

Leave Richmond	Arrive Richmond
7:45 A.M. Byrd St. Sta.	7:50 A.M. Byrd St. Sta.
9:45 A.M. Main St. Sta.	11:25 A.M. Kiba Station.
10:45 A.M. Byrd St. Sta.	11:35 A.M. Byrd St. Sta.

7:30 A.M. Main St. Sta.	*12 P.M. Main St. Sta.
7:40 A.M. Byrd St. Sta.	*2:45 P.M. Byrd St. Sta.
8:15 noon Byrd St. Sta.	*2:50 P.M. Byrd St. Sta.
9:05 A.M. Main St. Sta.	*3:15 P.M. Byrd St. Sta.
*11:15 P.M. Elb. Station	*3:20 P.M. Main St. Sta.
*15:15 P.M. Main St. Sta.	*11:05 P.M. Main St. Sta.
*8:50 P.M. Byrd St. Sta.	*12:05 night Byrd St. Sta.

ACCOMMODATION TRAINS—WEEKDAYS.

Leave Byrd St. Sta. 1:30 P.M. for Fredericksburg.
 Leave Elba Sta. 7:50 A.M., 8:30 P.M. for Ashland.
 Arrive Byrd St. Sta. 9:25 A.M. from Fredericksburg.
 Arrive Elba Sta. 6:50 A.M., 5:30 P.M. from Ashland.

*Daily. †Weekdays. ‡Sundays only.
 All trains to or from Byrd Street Station
 (except trains leaving at 4.50 a. m. and arriving
 at 12.50 night) stop at Elba. Times of arrivals and
 departures not guaranteed. Read the signs.

Richmond & Petersburg Electric Railway
 Cars leave Manchester, Seventh and Perry
 Streets, for Petersburg:
 *6, 7, 8, 9, 10, 11, 12 A. M., 1, 2, 3, 4, 5,
 6, 7, 8, 9, 10, 11 P. M.

Cars leave Petersburg, foot of Sycamore street, for Manchester:

10:15, 6:40, *7:15, 7:25, 8:25, *9:25, *10:25, 11:20 A.M., 12:25, 1:25, 2:25, 3:25, *4:25, 5:25, 6:25, 7:25, 8:25, 9:25, 10:40 P.M.

*Daily except Sundays and holidays

*Carries orange and express

**limited, except Sundays and holidays

All cars from Petersburg connect with cars for Richmond.

Chesapeake & Ohio Railway

7:40 A.—Local—Daily—Newport News.
 8:30 A.—Local—Daily—Ch'ville. Ex. Sun.
 Thurmond.
 9:00 A.—Express—Daily—Norfolk, Old Point.
 10:00 A.—Local—Daily—Lubber, Lex. C. Forge.
 12:00 P.—Express—Daily—Cin.—L'ville.
 1:30 P.—Express—Daily—Norfolk, N. News.
 4:00 P.—Local—Daily—N. News, Old Point.

7:15 P. Local-Bx. Sunday-Gordonville.
 7:15 P. Local-Ex. Sunday-Lehbg. Natur/ Bridge, Clifton Forge.
 7:30 P. Limited-Deby-Cincinnati, Chicago.
 7:45 P. Express-Daily-Cincinnati, L'ville.
 *Trains Arrive Richmond
 East: 8:25 A. M., 7:50 P. M. Through from East: 11:30 A. M., 6:30 P. M.
 Local from West: **8:30 A. M., 5:50 A. M. and 7:15 P. M. Through: 7:00 A. M., 2:44 P. M.
 James River Line: **8:30 A. M., 6:15 P. M.

NORFOLK SOUTHERN

Lv. Norfolk: 8:25 and 11 A. M., 9 P. M.,
for Eastern Carolina and the South.
Ar. Raleigh: 6:15 A. M., 13 and 9:15 P. M.,
for Eastern Carolina and Norfolk.

Pullman Sleeping Cars between Norfolk,
Raleigh; also Goldsboro and Norfolk.

*Daily. †Daily Ex. Sun.

E. D. LEGRANDE, G. A., American National

SEABOARD AIR LINE.
Southbound trains scheduled to leave Richmond daily: 9:10 A. M.—Local to Norfolk.
1:20 P. M.—Sleepers and coaches, Atlanta, Birmingham, Savannah, Jacksonville and Florida points. 9:50 P. M.—Sleepers and coaches, Savannah, Jacksonville and Florida points. 11:13 P. M.—Sleepers and coaches, Atlanta, Birmingham, Memphis and the

RICHMOND AND CHESAPEAKE BAY RAILWAY COMPANY.

Schedule of electric trains to and from Annapolis, stopping at intermediate stations

Signal:	Lv. Richmond (Broad and Washington).....	7:10, 8:10, 9:10, "10:10,
"	" "	11:10, 12:10, 1:10, 2:10, 3:10, 4:10, 5:10, 6:10,
"	8:10, 9:10, 10:10, 11:45 P. M.,	12:10 A. M.,
"	7:45, 8:45, 9:45, 10:45 P. M.,	11:45 P. M.,
"	12:45, 1:45, 2:45, 3:45, 4:45, 5:45, 6:45,	7:45, 8:45, 9:45, 10:45, 11:45 P. M.,

*Daily except Sunday. **Sunday only.
Carries baggage.

Finest Steamer
World.

MPI C Sails
December 9
December 30

ate Restaurant.
ool, Four Elevators, Gymnasium, Ve-
to Date Electric

White Star Line
N. Y. - Plymouth - Cherbourg - Southampton
New York - Queenstown - Liverpool
Boston - Queenstown - Liverpool
New York and Boston.

YORK, OR LOCAL AGENTS.